



# 2025 ARIZONA HOME BUYER GAME PLAN

How to Buy a Home Without Overpaying in Today's Market

Prepared By :

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# WELCOME!

Hey there, I'm **Ryan Mandley, President and Broker at Iconic Rate LLC**. For more than a decade, I've helped Arizona families buy homes, refinance smartly, and build wealth through real estate. With mortgage markets evolving so fast, it's tougher than ever to make the right move. That's why I created this **2025 AZ Home Buyer Game Plan** — to give you crystal-clear guidance from lender to closing day.

**By the end of this guide, you'll know:**

- How much home you can actually afford
- What down payment options you qualify for
- Smart timeline strategies
- Insider mortgage tips that protect your finances

**Ready? Let's dive in!**

“**Trusted Mortgage Advisor,  
Iconic Rate LLC**”



# STEP 1 — QUALIFYING IN 2025

## 1. Understand Today's Mortgage Landscape

- Don't just chase the rate — focus on the monthly payment.
- Loan programs like 0–3% down (e.g. FHA, USDA, conventional) are still available—especially if you qualify.
- Student loans and credit factors matter less now with AUS (Automated Underwriting Systems) flexibility.

## 2. Income vs. Payment Reality Check

- Use our monthly payment table, based on a \$100,000 income:

Income	May Housing Payment	Approx. Home Price You Can Afford
\$75K	\$1,875	~\$260K
\$100K	\$2,500	~\$350K
\$125K	\$3,125	~\$440K

\* Assuming 28–30% of gross income. **Speak with me to personalize it for your situation!**

## 3. Credit Score Tips

- 680+ credit unlocks conventional loans with lower PMI.
- Mid-range scores are still viable: FHA, 203(b), and conventional with PMI are solid choices.

**Don't obsess over one point.  
Small improvements take time—  
start early, but don't delay your  
purchase.**



# STEP 2 — DOWN PAYMENT & ASSISTANCE OPTIONS

Here are down payment paths Arizona buyers often use:



Conventional (3–5% down): Fastest route if you have strong credit.



FHA (3.5% down): Good for mid-credit scores but includes upfront FHA costs.



VA / USDA / Bond Programs: Excellent if you qualify.



Down Payment Assistance (DPA): City/state programs for first-time buyers—**ask me for specific options like AZ DPA.**



Gifts, 401(k), or HELOC: Your equity and support network can help supplement a smaller cash-on-hand balance.

# STEP 3 — TIMING & STRATEGY

Should You Buy Now or Wait?



**BUY**

Start building equity right away—escape the rent cycle

Monthly payments go toward your future, not your landlord's

Ask about temporary rate buydowns or help with closing costs

vs



**WAIT**

Waiting gives landlords more time to raise your rent

Delays wealth-building and homeownership

Waiting for lower rates might cost more in rising rent and home prices

**ASK ME ABOUT RATE BUYDOWNS!**

# 5 PRO TIPS FROM YOUR LOCAL EXPERT

- ✓ We have access to off and on market discount real estate opportunities with instant equity.
- ✓ Ask me about temporary and permanent rate buy down's paid but builders or sellers can save you thousands.
- ✓ Cover closing through credits — we negotiate seller credits on your behalf.
- ✓ Experienced Realtor partners trained to negotiate you the best deal and get your closing costs covered by the seller.
- ✓ 10-Day Fast as Cash closings to help you win over the competition on a competitive property.

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# READY FOR YOUR PERSONALIZED GAME PLAN?

**What you'll get on your FREE 15-min call:**

- ✓ Your exact "home affordability range"
- ✓ Rate options & lender recommendations
- ✓ Closing cost breakdown tailored to your situation
- ✓ A clear action plan for down payment & timing



## **SCHEDULE YOUR FREE CALL**

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**Let's make this the year you move forward— with confidence and control.**



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